

**MRM ATTORNEYS AT LAW™**

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March 8, 2013

ROBERT HARDING  
189 SEYMOUR ST APT 3  
AUBURN, NY 13021

Original Issuer: ELITE DENTAL  
Balance Due: \$452.65

**RE:NOTICE OF DEBT, OFFER OF SETTLEMENT & WAIVER OF LIABILITY**

Dear: ROBERT HARDING

It has come to our immediate attention that, on or around 2/25/2009 ("Origination Date"), ELITE DENTAL("Original Issuer") generously extended certain-services to you, ROBERT HARDING, ("Debtor") and that on or around 3/23/2010 ("Date of Default"), for certain reasons beyond the scope of this notice ("Offer of Settlement"), you either intentionally or negligently failed to pay the balance of \$452.65 owing to ELITE DENTAL("Breach").

To that end, we have been retained by First Asset, LLC ("Client"), a collection agency hired to resolve these allegations of negligent oversight, mitigate the financial damages that have been accruing since 3/23/2010, and utilize non-judicial transactional settlement in order to avoid the added legal costs of civil litigation including, but not limited to, service of process fees, court fees, and reasonable-attorneys fees, which may be required should you continue to avoid responsibility and deny that you received generous-financial assistance on or around 2/25/2009("Credit Account").

Thus, following receipt of payment(s) equal to \$452.65 ("Balance Due"), and clearance of said funds, we will forward to you a Settlement and Release Letter, releasing you from full liability and any further action on this account. Your final payment(s) of \$452.65 will be due directly to our client, First Asset, LLC, within ten (10) days after receipt of this notice ("Settlement-Due Date").

Please forward this notice to your attorney and be further advised that First Asset, LLC does not waive any existing rights related to the recovery or settlement of this outstanding balance if not settled in accordance with the terms of this agreement. You may contact First Asset, LLC toll free at (888) 906-5944 to arrange a non-confrontational-settlement conference and discuss payment options.

By, /s/ M. Robert Madia II, Esq. NY  
Attorney in Fact

MRM/dr

Payable to:  
First Asset, LLC  
P.O. Box 537  
North Tonawanda, NY  
ph: 1-888-906-5944  
fax: 305-328-9360

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF WITHIN THIRTY DAYS OF INITIALLY RECEIVING WRITTEN NOTICE OF THIS DEBT, YOU DISPUTE THIS DEBT IN WRITING, VERIFICATION OF THE DEBT SHALL BE MAILED TO YOU.**